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ACTON COMMUNITY HOUSING CORPORATION
P.O. BOX 681
ACTON, MA 01720
(978) 263-4776

February 21, 2003

Mr. Trey Shupert
Chair, Acton Selectmen
Acton Town Hall
472 Main Street
Acton, MA 01720

Dear Trey:

Enclosed please find a draft of a Consent form, which is in need of your signature. The First Time Homebuyer is requesting approval to refinance her unit in order to reduce her monthly mortgage payments (see copy enclosed). The Department of Housing and Community Development (DHCD) has approved the refinancing amount of \$83,160.00, verbally, but needs to have this Consent form signed by the Chief elected officer of the Town before they formally approve.

This is the same form that I sent to you last May for signature. If you have any questions please contact me directly.

Sincerely,



Naomi E. McManus
Executive Director

CONSENT

The Town of Acton acting and through its Chief Elected Official, pursuant to a Deed Rider annexed of a certain deed from West Side Realty LLP, to Pamela Hall, dated August 4, 2000, recorded in the Middlesex South District Registry of Deeds at Book Number 31690, and page Number 55 hereby consents to the encumbrances of the property located at 2 Westside Village, Acton, Massachusetts, by a mortgage to Middlesex Savings Bank in the amount of \$83,160.00 Dollars given by said Pamela Hall, and to be recorded with said Middlesex South District Registry of Deeds. Executed as a sealed instrument this _____ day of February, 2003.

Town of Acton

By: _____
Authorized Signature

Commonwealth of Massachusetts

Date

Then personally appeared the above-named _____
Chair Board of Selectmen as aforesaid, and acknowledged and forgoing instrument to be the free act and deed of the Town of Acton, acting by and through its Chief Elected Official, before me.

Notary Public
My Commission expires:



February 19, 2003

Acton Community Housing Corporation
P. O. Box 681
Acton, Ma. 01720

Naomi E. McManus
Executive Director
Re: Refinance for Pamela Hall

Dear Ms. McManus:

Middlesex Savings Bank is requesting approval to Refinance for Pamela Hall. Her present rate on her mortgage is 7.375% and by refinancing, her new rate will be 5.99%.

I am attaching a copy of the commitment letter, appraisal, TIL and a letter from Ms. Hall requesting the approval.

I would appreciate anything you can do to put a "Rush" on this request as we are trying to set up a closing date for her.

If you have any questions, please feel free to call me at any time at 508-652-3573.

Sincerely,

Elizabeth J. Shaughnessy
Mortgage Loan Processor
Encls.

November 14, 2002

Acton Community Housing Corporation
Department of Housing & Community Development
PO Box 681
Acton, MA 01720

Pamela Hall
2 Westside Drive
Acton, MA 01720

To whom this may concern,

I would like to request authorization to refinance my home. Currently, my thirty year fixed rate is at 7.375, with a principal balance of \$83,313.40. If given approval to refinance, I could lower my fixed rate a whole point or more, which would help support my family with other present and future financial needs. Being the single parent that I am, this opportunity would benefit us greatly. Your consideration with my request is appreciated.

Thank you,

Pamela Hall

